20. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property, including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Deed of Trust. may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Deed of Trust, not including sums advanced in accordance herewith to protect the security of this Deed of Trust, exceed the original amount of the Note.

22. Release. Upon payment of all sums secured by this Deed of Trust, Lender or Trustee shall release this Deed of

Trust without charge to Borrower. Borrower shall pay all costs of recordation, if any.

23. Substitute Trustee. Lender at Lender's option may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the city or county in which this Deed of Trust is . recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.
Many An All
Margaret T. Gibson (Seal) -Borrower
Barbara A. Lilia
Barbara A. Gibson —Borrower
STATE OF MARYLAND, Frederick
I Hereby Certify, That on this. Odd day of Moy 19. 8. before me, the subscriber, a Notary Public of the State of Maryland, in and for the State and County aforesaid personally appeared Margaret .T. Gibson and Barbara .A. Gibson are subscribed to the within instrument and acknowledge that the y executed the same for the purposes therein contained. As Witness: my hand and notarial seal.
As Witness: my hand and notarial seal.
My Commission expires: July 1, 1978 100 My Public Public Public Public Public Public Public Public Policy Co. 1
STATE OF MARYLAND
I Hereby Certify, That on this
As Witness: my hand and notarial scal.
My Commission expires: July 1, 1978 Modunia Modulia Notary Public
Trustees Trustees ' 19 ' 19 ' Clerk ' Clerk ' Coounty Coounty ' Coount

FROM

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